

# EXHIBIT

# A

PROMISSORY NOTE  
SECURED BY MORTGAGE

COPY

\$29,000,000

Las Vegas, Nevada  
November 28, 2005

This Promissory Note ("Note"), dated as of November 28, 2005 is made and delivered by Palm Harbor One, LLC, a Florida limited liability company ("Borrower"), in favor of those persons listed on **Exhibit "A"** attached hereto ("Lender").

FOR VALUE RECEIVED, Borrower promises to pay to Lender, or order, the principal sum of Twenty-Nine Million Dollars (\$29,000,000) (the "Note Amount"), together with interest as provided herein. The Note Amount shall be disbursed in accordance with Exhibit "B" of the Loan Agreement between Borrower and Lender of even date herewith.

1. Interest Rate. Interest shall accrue on the outstanding portion of the Note Amount, from the date of disbursement until the date the Note Amount is paid in full, at the rate of thirteen percent (13%) per annum. Interest shall be calculated on the basis of a 360-day year and actual days elapsed. Accrued but unpaid interest shall be compounded monthly.

2. Payments. Monthly interest on the Note Amount shall be due and payable on the first day of each month, in arrears. For example, interest that would accrue in the month of May will be due and payable on June 1, and will be calculated on the average daily balance due under the Note that month. All payments shall be made in lawful money of the United States of America and in immediately available funds at Lender's office, the address for which is specified below, or at such other place as the Lender hereof may from time to time direct by written notice to Borrower.

3. Maturity Date. If not sooner paid, the outstanding principal balance under this Note, all accrued and unpaid interest, and all other indebtedness of Borrower owing under any and all of the Loan Documents shall be due and payable in full on or before November 30, 2006 (the "Maturity Date").

4. Application of Payments. All payments on this Note shall, at the option of the Lender hereof, be applied first to the payment of accrued interest then payable.

5. Prepayment. Borrower agrees that all loan fees and any prepaid finance charges are fully earned as of the date hereof and will not be subject to refund upon early payment (whether voluntary or as a result of default). Subject to the foregoing, Borrower may prepay this Note in full or in part at any time; provided, however, that if Borrower repays the Loan within the first three (3) months after the Effective Date (whether voluntarily or as a result of default), then Borrower shall pay to Lender a prepayment fee equal to all interest which would accrue on the Loan Amount advanced during said three (3) month period, less all interest previously paid. Notwithstanding anything to the contrary hereunder, Lender shall receive a minimum of three (3) months' interest

on the full Loan Amount.

6. Collateral. This Note is secured by a mortgage encumbering real property located in Pinellas County, Florida.

7. Defaults; Acceleration. The occurrence of any Event of Default (as hereinafter defined) shall be a default hereunder. Upon the occurrence of an Event of Default, Lender may declare the entire principal balance of the Note then outstanding (if not then due and payable) and all other obligations of Borrower hereunder to be due and payable immediately. Subject to the applicable provisions of law, upon any such declaration, the principal of the Note and accrued and unpaid interest, and all other amounts to be paid under this Note shall become and be immediately due and payable, anything in this Note to the contrary notwithstanding.

The occurrence of any one or more of the following, whatever the reason therefor, shall constitute an "Event of Default" hereunder:

(a) Borrower shall fail to pay when due any amount due pursuant to the Note; provided, however, that payment no later than five days after the due date will cure this default; or

(b) Borrower or any guarantor ("Guarantor") of the Note shall fail to perform or observe any term, covenant or agreement contained in the Note or any guaranty executed and delivered concurrently herewith on its part to be performed or observed, other than the failure to make a payment covered by subsection (a), and such failure shall continue uncured as of ten (10) calendar days after written notice of such failure is given by Lender to Borrower; provided, however, that if the default cannot be cured in 10 days but Borrower is diligently pursuing the cure, then Borrower shall have sixty (60) days after written notice to effect the cure (the cure period set forth in this subsection (b) shall not apply to any other Event of Default); or

(c) any representation or warranty contained in any document made or delivered pursuant to or in connection with any of the Loan Documents proves incorrect or to have been incorrect in any material respect when made; or

(d) Borrower (which term shall include any entity comprising Borrower) is dissolved or liquidated, or otherwise ceases to exist, or all or substantially all of the assets of Borrower or any Guarantor are sold or otherwise transferred without Lender's written consent; or

(e) Borrower or any Guarantor is the subject of an order for relief by the bankruptcy court, or is unable or admits in writing its inability to pay its debts as they mature, or makes an assignment for the benefit of creditors; or Borrower or any Guarantor applies for or consents to the appointment of any receiver, trustee, custodian, conservator, liquidator, rehabilitator or similar officer (the "Receiver"); or any Receiver is appointed without the application or consent of Borrower or any Guarantor, as the case may be, and the appointment continues undischarged or unstayed for sixty (60) calendar days; or Borrower or any Guarantor institutes or consents to any bankruptcy, insolvency, reorganization, arrangement, readjustment of debt, dissolution, custodianship, conservatorship, liquidation, rehabilitation or similar proceedings relating to it or to

all or any part of its property under the laws of any jurisdiction; or any similar proceeding is instituted without the consent of Borrower or any Guarantor, as the case may be, and continues undismissed or unstayed for sixty (60) calendar days; or any judgment, writ, attachment, execution or similar process is issued or levied against all or any part of the Property or Borrower or any Guarantor, and is not released, vacated or fully bonded within thirty (30) calendar days after such issue or levy; or

(f) there shall occur a material adverse change in the financial condition of Borrower or any Guarantor from their respective financial conditions as of the date of this Note, as determined by Lender in its reasonable discretion; or

(g) any Loan Document, at any time after its execution and delivery and for any reason other than the agreement of Lender or the satisfaction in full of all indebtedness and obligations of Borrower under the Loan Documents, ceases to be in full force and effect or is declared to be null and void by a court of competent jurisdiction; or Borrower or any trustee, officer, director, shareholder or partner of any entity comprising Borrower or any Guarantor claims that any Loan Document is ineffective or unenforceable, in whole or in part, or denies any or further liability or obligation under any Loan Document, unless all indebtedness and obligations of Borrower thereunder have been fully paid and performed; or

(h) all or a substantial portion of the Property is condemned, seized or appropriated by any Governmental Agency; or

(i) any lien or security interest created by any Security Document, at any time after the execution and delivery of that Security Document and for any reason other than the agreement of Lender or the satisfaction in full of all indebtedness and obligations of Borrower under the Loan Documents, ceases or fails to constitute a valid, perfected and subsisting lien of the priority required by this Agreement or security interest in and to the Property purported to be covered thereby, subject only to the Permitted Exceptions; or

(j) any default occurs in any loan document or other agreement by and between Borrower and Lender or by Borrower in favor of Lender with reference to the Loan or otherwise, or any default occurs in any loan document regarding any loan or other obligation secured by the Property or any portion thereof.

8. Late Charge. Borrower acknowledges that if any interest payment is not made when due or if the entire amount due under this Note is not paid by the Maturity Date, or, if accelerated as permitted by this Note or any other Loan Document, by the date given in the notice of acceleration, the Lender hereof will incur extra administrative expenses (i.e., in addition to expenses incident to receipt of timely payment) and the loss of the use of funds in connection with the delinquency in payment. Because the actual damages suffered by the Lender hereof by reason of such extra administrative expenses and loss of use of funds would be impracticable or extremely difficult to ascertain, Borrower agrees that five percent (5%) of the amount so delinquent shall be the amount of damages to which such Lender is entitled, upon such breach, in compensation therefor. Therefore, Borrower shall, in the event any payment required under this Note is not paid

within five (5) days after the date when such payment becomes due and payable pursuant to Sections 2 and 3, above, and without regard to any default notice under Section 7(a), and without further notice, pay to the Lender hereof as such Lender's sole monetary recovery to cover such extra administrative expenses and loss of use of funds, liquidated damages in the amount of five percent (5%) of the amount of such delinquent payment. The provisions of this paragraph are intended to govern only the determination of damages in the event of a breach in the performance of the obligation of Borrower to make timely payments hereunder, including timely payment of any accelerated amount. Nothing in this Note shall be construed as an express or implied agreement by the Lender hereof to forbear in the collection of any delinquent payment or in exercising any of its rights and remedies under the Loan Documents, or be construed as in any way giving Borrower the right, express or implied, to fail to make timely payments hereunder, whether upon payment of such damages or otherwise. The right of the Lender hereof to receive payment of such liquidated and actual damages, and receipt thereof, are without prejudice to the right of such Lender to collect such delinquent payments and any other amounts provided to be paid hereunder or under any security for this Note or to declare a default hereunder or under any security for this Note.

9. Default Rate. From and after the Maturity Date or, if any Event of Default occurs and is not timely cured, from the date the payment was due regardless of any cure period provided in the notice of default, through and including the date such default is cured, at the option of the Lender hereof, all amounts owing under the Note and all sums owing under all of the Loan Documents shall bear interest at a default rate equal to twenty percent (20%) per annum ("Default Rate"). Such interest shall be paid on the first day of each month thereafter, or on demand if sooner demanded.

10. Waivers. Borrower waives any right of offset it now has or may hereafter have against the Lender hereof and its successors and assigns. Borrower waives presentment, demand, protest, notice of protest, notice of nonpayment or dishonor and all other notices in connection with the delivery, acceptance, performance, default or enforcement of this Note. Borrower expressly agrees that any extension or delay in the time for payment or enforcement of this Note, to renewal of this Note and to any substitution or release of the Property, all without any way affecting the liability of Borrower hereunder. Any delay on Lender's part in exercising any right hereunder or under any of the Loan Documents shall not operate as a waiver. Lender's acceptance of partial or delinquent payments or the failure of Lender to exercise any rights shall not waive any obligation of Borrower or any right of Lender, or modify this Note, or waive any other similar default.

11. Costs of Collection. Borrower agrees to pay all costs of collection when incurred and all costs incurred by the Lender hereof in exercising or preserving any rights or remedies in connection with the enforcement and administration of this Note or following a default by Borrower, including but not limited to actual attorneys' fees. If any suit or action is instituted to enforce this Note, Borrower promises to pay, in addition to the costs and disbursements otherwise allowed by law, such sum as the court may adjudge reasonable attorneys' fees in such suit or action.

12. Usury. Borrower hereby represents that this loan is for commercial use and not for personal, family or household purposes. It is the specific intent of the Borrower and Lender that this Note bear a lawful rate of interest, and if any court of competent jurisdiction should determine that



the rate herein provided for exceeds that which is statutorily permitted for the type of transaction evidenced hereby, the interest rate shall be reduced to the highest rate permitted by applicable law, with any excess interest theretofore collected being applied against principal or, if such principal has been fully repaid, returned to Borrower upon written demand.

13. Notices. All notices to be given pursuant to this Note shall be sufficient if given by personal services, by guaranteed overnight delivery services, by telex, telecopy or telegram or by being mailed postage prepaid, certified or registered mail, return receipt requested, to the described addresses of the parties hereto as set forth below, or to such other address as a party may request in writing. Any time period provided in the giving of any notice hereunder shall commence upon the date of personal service, the date after delivery to the guaranteed overnight delivery service, the date of sending the telex, telecopy or telegram or two (2) days after mailing certified or registered mail.

**BORROWER'S ADDRESS:** Palm Harbor One, LLC  
153 Andover Street, Suite 104  
Danvers, Massachusetts 01923  
Attn. Joseph Lilly

**LENDER'S ADDRESS:** c/o USA Commercial Mortgage Company  
4484 South Pecos Road  
Las Vegas, Nevada 89121  
Attn. Joseph D. Milanowski

14. Assignment By Lender. Lender may assign its rights hereunder or obtain participants in this Note at any time, and any such assignee, successor or participant shall have all rights of the Lender hereunder.

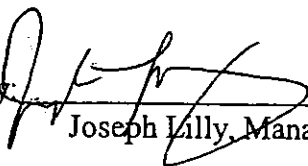
15. Multiple Parties. A default on the part of any one entity comprising Borrower or any Guarantor of this Note shall be deemed a default on the part of Borrower hereunder.

16. Construction. This Note shall be governed by and construed in accordance with the laws of the State of Nevada, without regard to choice of law provisions. This Note and all security documents and guaranties executed in connection with this Note have been reviewed and negotiated by Borrower, Lender and Guarantors at arms' length with the benefit of or opportunity to seek the assistance of legal counsel and shall not be construed against either party. The titles and captions in this Note are inserted for convenience only and in no way define, limit, extend, or modify the scope of intent of this Note.

17. Partial Invalidity. If any section or provision of this Note is declared invalid or unenforceable by any court of competent jurisdiction, said determination shall not affect the validity or enforceability of the remaining terms hereof. No such determination in one jurisdiction shall affect any provision of this Note to the extent it is otherwise enforceable under the laws of any other applicable jurisdiction.

18. Venue. The venue of any action brought in connection with this Note shall be laid in Clark County, Nevada.

**BORROWER:** Palm Harbor One, LLC

By:  \_\_\_\_\_  
Joseph Lilly, Manager

## EXHIBIT "A"

## LENDERS

	<u>NAMES</u>	<u>AMOUNT</u>
1	Liberty Resource Management Corp. a Pennsylvania company	\$200,000
2	Celso Acosta a divorced man	\$50,000
3	Gloria Weiner Adams Trustee of the Gloria Weiner Adams Revocable Trust dated 6-8-2005	\$50,000
4	First Savings Bank Custodian For Kenneth Addes IRA	\$50,000
5	Michel F. Aiello and Patricia A. Aiello Trustees of the Michel F. Aiello and Patricia A. Aiello Trust Agreement dated 10/4/94	\$50,000
6	Steven C. Altman a married man dealing with his sole and separate property	\$100,000
7	AIG Limited a Nevada Limited Partnership	\$50,000
8	August J. Amaral Inc. a Nevada corporation	\$100,000
9	Pensco Trust Company Inc. Custodian for Robert S. Angel IRA	\$70,000
10	Patrick J. Anglin an unmarried man	\$100,000
11	Toni Antonacci Family Trust dated 6/26/98	\$100,000
12	John P. Aquino and Lisa Aquino husband and wife as joint tenants with the right of survivorship	\$100,000
13	Rod Arbogast & Donna Arbogast Trustees of the Arbogast Family Trust	\$250,000
14	Richard Armijo & Sanayha Armijo Trustees for the Armijo Family Trust dated 8/19/1999	\$50,000
15	Bert E. Arnlund Trustee of the Bert E. Arnlund Charitable Remainder Unitrust dated 12/31/01	\$100,000
16	Darlene Ashdown & Vincent N. Greene husband & wife as joint tenants with right of survivorship	\$50,000
17	Robert J. Asselin & Mary E. Asselin Trustees of the 1994 Robert Asselin & Mary Asselin Family Trust	\$50,000
18	Dr. H. C. Ayoub a married man as his sole & separate property	\$75,000
19	Paul P. Backes & Loretta D. Backes Co-Trustees of the Backes Family Trust dated 8/8/88	\$50,000
20	Simmtex Inc. a Nevada corporation	\$50,000
21	Gary R. Barton & Mavis J. Barton husband & wife as joint tenants with right of survivorship	\$50,000
22	Beatrice Baskin Trustee of the Beatrice Baskin Family Trust Dtd 6/1/91	\$50,000
23	Alan B. Bennett A Married Man Dealing With His Sole & Separate Property	\$50,000
24	David P. Betteridge a single man	\$100,000
25	Jerry L. Blackman Sr. and Carolyn N. Blackman Living Trust dated 11/26/01	\$50,000



26	Donald W. Brehm a married man dealing with his sole & separate property	\$50,000
27	June F. Brehm a unmarried woman	\$50,000
28	Charles R. Brice and Jayneta L. Brice husband and wife as joint tenants with the right of survivorship	\$50,000
29	Donald E. Briney Trustee of the Briney Family Exemption Trust dated 11/5/82	\$65,000
30	Charles R. Brooks and Wendy S. Brooks husband and wife as joint tenants with right of survivorship	\$50,000
31	Sunrise Mini-Storage a Nevada General Partnership	\$100,000
32	First Savings Bank Custodian For Edward Burgess IRA	\$50,000
33	June Y. Burlingame & David B. Burlingame husband & wife as joint tenants with right of survivorship	\$70,000
34	PLB Enterprises LLC	\$65,000
35	Richard L. Cadieux & Clara M. Cadieux husband & wife as joint tenants with right of survivorship	\$100,000
36	David S. Cadwallader & Alyce E. Cadwallader Trustees of the Cadwallader 2001 Trust	\$50,000
37	Doris Mae Campbell Trustee of the Doris Mae Campbell Revocable Trust of 1999 dated 3/30/99	\$70,000
38	Linda F. Carsten an unmarried woman	\$80,000
39	A. William Ceglia a married man dealing with his sole & separate property	\$50,000
40	Robert J. Centanni Sr. & Susan R. Centanni husband & wife as joint tenants with right of survivorship	\$50,000
41	Eunice O. Chapman an unmarried woman payable on death to Barbara Heffner and Elizabeth Tomlin	\$50,000
42	Jack R. Clark & Linda C. Reid husband & wife as joint tenants with right of survivorship	\$100,000
43	Ray L. Coffin a married man dealing with his sole & separate property	\$50,000
44	George S. Cohan Trustee of the George S. Cohan & Natalie H. Cohan Family Trust dated 4/1/03	\$100,000
45	Irwin Cohen & Marilyn T. Cohen Trustees of the Cohen Living Trust dated 3/6/90	\$50,000
46	Bernard Cohen and Elaine Cohen Trustees of the Bernard Cohen Trust dated 3/24/88	\$50,000
47	Gerald E. Colligan an unmarried man	\$50,000
48	Shirley M. Collins Trustee as her sole & separate property under the Collins Family Trust dated 1/29/93	\$50,000
49	Thomas Raymond Conway & Victoria C. E. Conway husband & wife as joint tenants with right of survivorship	\$50,000
50	Iris G. Corley Trustee of the Iris G. Corley Trust dated 9/19/84	\$50,000
51	Billy James Corley Trustee of the Billy James Corley Revocable Living Trust dated 9/13/04	\$50,000
52	April M. Corley Trustee of the April Corley Trust dated 4/25/05	\$50,000
53	Bruce H. Corum Trustee of the Credit Shelter Trust	\$50,000

54	Sam Costanza Trustee of the Costanza 1987 Survivor's Trust dated 3/12/87	\$100,000
55	Gareth A. R. Craner Trustee of the Craner Family Trust Under Agreement dated 2/23/99	\$50,000
56	Charles D. Cunningham & Susan M. Cunningham husband & wife as joint tenants with right of survivorship	\$80,000
57	Richard N. Dahlke a married man dealing with his sole & separate property	\$50,000
58	Deborah A. Daniel A single woman	\$50,000
59	Michael Dashosh & Elizabeth Dashosh husband & wife as joint tenants with rights of survivorship	\$100,000
60	Andrew Dauscher & Ellen Dauscher husband & wife as joint tenants with right of survivorship	\$150,000
61	Davis Investments a Nevada partnership	\$300,000
62	Marrice L. Davis and Nanci E. Davis husband and wife as joint tenants with the right of survivorship	\$100,000
63	DeHart/Hooks LP a Nevada limited partnership	\$100,000
64	Gary Deppe A single man	\$50,000
65	Ann R. Dery and James D. Dery husband and wife as Tenants in Common	\$100,000
66	Dwayne H. Deutscher and Michelle T. Deutscher husband and wife as joint tenants with the right of survivorship	\$50,000
67	Dennis A. DeVito a married man	\$100,000
68	Thomas Di Jorio & Antonette Di Jorio husband & wife	\$50,000
69	Helmut R. Dobeck & Eloise A. Dobeck husband and wife as joint tenants with the right of survivorship	\$50,000
70	Linda Patrucco Doerr Trustee of the Doerr Family Trust dated 9/12/02	\$85,000
71	Mark A. Dolginoff Trustee of the Mark A. Dolginoff Separate Property Trust dated 11/21/97 amended/restated on 5/10/00	\$50,000
72	Daniel Drubin & Laura Drubin husband & wife as joint tenants with right of survivorship	\$100,000
73	First Savings Bank Custodian For Daniel Drubin IRA	\$25,000
74	First Savings Bank Custodian For Daniel Drubin Sep IRA	\$40,000
75	James J. Duffy Jr. Trustee of the Duffy 1986 Trust dated 6/18/86	\$150,000
76	Donald C. Dunbar and Wanda Dunbar Trustees of the Dunbar Revocable Living Trust dated 11/21/1998	\$300,000
77	Wayne A. Dutt & Cynthia Deann Dutt Trustees of the Wayne A. Dutt Trust	\$150,000
78	Edward D. Earl a married man dealing with his sole and separate property	\$75,000
79	First Savings Bank Custodian For Mary H. Earp IRA	\$75,000
80	Schwartz & Earp Joint Venture	\$57,000
81	Pioneer Accounting & Investments LLC a Colorado LLC Christian Elbert Manager	\$50,000
82	Ellis L. Elgart and Sivia V. Elgart Trustees of the Ellis L. Elgart Revocable Living Trust dated 7/8/02	\$50,000
83	Frank E. Ensign a single man	\$75,000
84	Melinda Estevez & Richard David Estevez wife & husband as joint tenants with right of survivorship Acct. #2	\$50,000

85	Daniel L. Everett & Sandra M. Everett husband & wife as joint tenants with right of survivorship	\$50,000
86	Marguerite Falkenborg Trustee of the Marguerite Falkenborg 2000 Trust dated 6/20/00	\$100,000
87	John J. & Gina A. Fanelli Husband and Wife as joint tenants with rights of survivorship	\$500,000
88	John Fanelli & Jodi Fanelli husband & wife as joint tenants with right of survivorship	\$150,000
89	Patricia Ferguson Trustee of the Ferguson Living Trust dated 6/28/00	\$50,000
90	Dennis Flier Trustee of the Dennis Flier Inc. Defined Benefit Trust dated 6/29/87	\$40,000
91	Donald T. Flood & Betty R. Flood Trustees of the Flood Family Trust dated 12/24/85	\$50,000
92	Sarah A Foley & Bernadette Foley as joint tenants with right of survivorship	\$150,000
93	Allen K. Forbes a single man	\$50,000
94	Seymour Frank a married man dealing with his sole and separate property	\$50,000
95	Robert G. Fuller Trustee of the RGF Revocable Trust	\$50,000
96	Theodore J. Fuller and Joan L. Fuller Trustee of the Fuller Family Trust dated 5/29/97	\$100,000
97	Susan F. Gackenbach Trustee of the Susan F. Stein Trust Dated 2/12/00	\$100,000
98	Jerry L. Gage & Darlene C. Gage Trustees of the Dakota Trust dated 9/16/96	\$50,000
99	Frederick D. Garth and Blair F. Garth husband and wife as joint tenants with the right of survivorship	\$50,000
100	Thornton Garth and Sharon R. Garth husband and wife as joint tenants with the right of survivorship	\$50,000
101	Walter L. Gasper Jr. an unmarried man	\$50,000
102	Christian Geisser & Hildegard Geisser husband & wife as joint tenants with right of survivorship	\$50,000
103	Caroline M. Gerwin Trustee of the Caroline Gerwin Family Trust dated 11/2/95	\$330,000
104	William L. Ghidossi an unmarried man	\$55,000
105	First Savings Bank custodian for Nancy R. Gilmour IRA	\$50,000
106	Gonska Foundation LLC a Nevada limited liability company	\$50,000
107	Karen Gordon Trustee of the KGG Living Trust dated 7/29/96	\$50,000
108	Horizon Investment Management LLC	\$100,000
109	William Harrison Goulding and Elizabeth R. Goulding husband & wife as joint tenants with right of survivorship	\$50,000
110	Glenn Greenberg and Denise M. Greenberg husband and wife as joint tenants with the right of survivorship	\$50,000
111	David M. Greenblatt an unmarried man transfer on death to Karl Greenblatt	\$50,000

112	Clifford Hagberg & Claire F. Hagberg husband & wife as joint tenants with right of survivorship	\$100,000
113	First Savings Bank Custodian For Gary Haider IRA	\$50,000
114	Stanley Halfter a married man dealing with his sole & separate property	\$50,000
115	Daniel R. Halseth & Sandra K Halseth Trustees of the Halseth Family Trust restated 4/21/00	\$100,000
116	Larry E. Hanan Trustee of the Larry E. Hanan Revocable Trust dated 5/20/02	\$50,000
117	T. Claire Harper Trustee of the Harper Family Trust dated 2/28/84	\$50,000
118	Marisa Deville Harvey a married woman dealing with her sole and separate property payable on death to Liana De Ville Paul De Ville and Christina De Ville	\$100,000
119	Kevin J. Haselhorst A Single Man	\$50,000
120	Roger N. Havekost a married man dealing with his sole & separate property	\$50,000
121	Brooke Ann Hawley an unmarried woman & Stephen Hawley a married man dealing with his sole & separate property as joint tenants with right of survivorship	\$100,000
122	Rose O. Hecker a single woman & Anita Rosenfield a single woman as joint tenants with right of survivorship	\$50,000
123	Michael T. Heffner & Barbara C. Heffner Trustees of the Heffner Family Trust dated 9/10/02	\$100,000
124	Richard M. Heinen a married man as his sole & separate property	\$100,000
125	Helms Homes LLC a Nevada limited liability company	\$2,000,000
126	Walter F. Henningsen Trustee of the Walter F. Henningsen Revocable Trust dated 2/18/03	\$50,000
127	Brian K. Herndon and Sharon L. Herndon Trustees of the Herndon Family Trust dated 05/29/1997	\$300,000
128	Donald A. Herrmann & Nancy E. Herrmann husband & wife as joint tenants with right of survivorship	\$50,000
129	Edward O. High an unmarried man	\$50,000
130	Ruby M. Hill Trustee of The Ruby M. Hill Family Trust dated December 12 1992	\$60,000
131	Ralph C. Holder & Naomi S. Holder Trustees of the Holder Revocable Trust dated 10/21/91	\$75,000
132	Jason L. Holt a married man dealing with his sole & separate property	\$50,000
133	Edward W. Homfeld an unmarried man	\$100,000
134	Susan N. Houston & William H. Houston Trustees of the William H. Houston and Susan N. Houston Revocable Family Trust dated 12/20/85	\$100,000
135	Earl Howsley Jr. a married man dealing with his sole & separate property	\$90,000
136	George W. Hubbard and Carol N. Hubbard Trustees of the Hubbard trust dated 7/29/1998	\$100,000
137	Richard Ianni an unmarried man	\$50,000
138	Jonathan R. Iger A married man as his sole & separate property	\$50,000

139	Donald E. James an unmarried man transfer on death to Betty A. Roe sister	\$60,000
140	Mary Jean Jellison a married woman dealing with her sole & separate property	\$50,000
141	First Savings Bank Custodian For Mary Jellison IRA	\$60,000
142	Alicia Jenkins a single woman	\$50,000
143	Ronald Johnson Trustee of the C. I. B. B. Inc. Pension Plan	\$50,000
144	Delbert T. Johnston Jr. & Rebecca J. Johnston Trustees of the Johnston Estate Revocable Trust dated 5/17/94	\$100,000
145	Rodney L. Johnston and Diane E. Johnston Trustees of the Johnston Trust dated 9/7/85	\$50,000
146	Jack L. Jones a married man dealing with his sole and separate property	\$50,000
147	K. Ken Kaneda & Brigitte Arend-Kaneda Trustees of the Kaneda Living Trust dated 5/30/02	\$50,000
148	Arthur E. Kebble & Thelma M. Kebble Trustees of the Arthur E. Kebble & Thelma M. Kebble Family Trust dated 5/19/95	\$50,000
149	Christina M. Kehl an unmarried woman	\$50,000
150	Robert J. Kehl & Ruth Ann Kehl husband & wife as joint tenants with right of survivorship	\$500,000
151	Dr. Dana D. Keith DDS a married man dealing with his sole and separate property	\$150,000
152	Tally-Ho Fund a Pennsylvania company	\$50,000
153	Norman Kiven a married man dealing with his sole & separate property	\$50,000
154	Othmar Klay and Christine Klay Trustees of the Klay Living Trust dated 7/11/90	\$100,000
155	Walter Klevay & Gail Klevay husband & wife	\$50,000
156	Bernard A. Kloenne Trustee of the Bernard Kloenne Living Trust dated 10/10/86	\$75,000
157	G. Robert Knoles and Christina G. Knoles husband and wife as joint tenants with the rights of survivorship	\$50,000
158	Guenther A. Kohler & Elfriede Kohler Trustees of the 1989 Kohler Living Trust dated 6/13/89	\$75,000
159	Stephen V. Kowalski & Maria T. Sutherland husband and wife as joint tenants with the right of survivorship	\$50,000
160	Ronald Kreykes & Linda Kreykes husband & wife as tenants in common	\$50,000
161	Donald H. Kwiatkowski & Sandra L. Kwiatkowski husband & wife as joint tenants with right of survivorship	\$50,000
162	Paul L. Kwiatkowski and Colita Jo Kwiatkowski Trustees of the Kwiatkowski Revocable Trust dated 12/17/04	\$50,000
163	Dina Ladd a single woman	\$50,000
164	Teresa H. Lee Trustee of the William W. Lee & Teresa H. Lee 2003 Family Trust Agreement dated 6/26/03	\$100,000
165	Ron Lifton & Leonora Lifton Trustees of the Lifton Trust dated 2/9/99	\$50,000
166	Stephen Lincoln & Patricia Lincoln Trustees of the Stephen & Patricia Lincoln Trust dated 8/21/03	\$50,000



167	Douglas Littrell & Joani Littrell husband & wife as joint tenants with right of survivorship	\$50,000
168	Ivan Loebs a married man dealing with his sole & separate property	\$70,000
169	Area 2 L.L.C. a Nevada limited liability company	\$50,000
170	Leona Lubliner Trustee of the Leona Lubliner Living Trust U/A dated 7/16/96	\$50,000
171	Erika G. Lynn an unmarried woman	\$50,000
172	Christopher A. Marando and Noreen E. Marando husband and wife as joint tenants with the right of survivorship	\$50,000
173	Michele L. Marson-Ruiz & Phillip J. Ruiz husband & wife as joint tenants with right of survivorship	\$50,000
174	Norman Martineau & Kathryn J. Martineau husband & wife as joint tenants with right of survivorship	\$50,000
175	Pamela Jean Marton an unmarried woman transfer on death to James Dickinson	\$50,000
176	Gerald Marts & Linda R. Marts husband & wife as joint tenants with right of survivorship	\$50,000
177	Morris Massry a married man dealing with his sole & separate property	\$100,000
178	Monroe Mayo & Louise Mayo Trustees of the Mayo Family Trust	\$50,000
179	Alicia McBride & Marlon McBride husband & wife as joint tenants with right of survivorship	\$50,000
180	Dale J. McMullan Trustee of the McMullan Living Trust dated 8/19/94	\$50,000
181	Joseph J. Melz and Linda M. Melz husband and wife as joint tenants with the right of survivorship	\$50,000
182	Brian J. Miller and Penny Miller husband and wife as joint tenants with right of survivorship	\$50,000
183	Albert J. Mineconzo Trustee of the Albert J. Mineconzo Living Trust dated 11/4/97	\$50,000
184	Douglas Minter & Elizabeth F. Minter Trustees of the Minter Family 1994 Trust	\$50,000
185	Equity Trust Company Custodian FBO Gary Moberly IRA	\$150,000
186	First Trust Co. Of Onaga Custodian For Karen S. Moberly IRA	\$84,000
187	Felix N. Moccia Trustee of the Felix N. Moccia Trust dated 4/11/94	\$50,000
188	Monighetti Inc. a Nevada corporation	\$50,000
189	First Savings Bank custodian for Robert T. Monsen IRA	\$50,000
190	Paula A. Morgan Trustee of the P. Morgan Trust dated 7/1/88	\$50,000
191	William H. Morgan and Donna R. Morgan Trustees of the William H. and Donna R. Morgan Living Trust dated 6/7/04	\$50,000
192	Adelaide L. Moschogianis & Christine Moschogianis Trustees of the Al Moschogianis Revocable Trust dated 11/30/04	\$50,000
193	Frank J. Murphy and Margaret F. Murphy husband and wife as joint tenants with the right of survivorship	\$50,000
194	Dr. James & Tracy Murphy Trustees of The Murphy Family Trust	\$75,000
195	Walter Musso & Barbara Musso Trustees of the Musso Living Trust dated 11/30/92	\$50,000



196	Larry J. Newman & Elsie D. Newman Trustees of the Newman Family Trust dated 9/30/97	\$50,000
197	First Savings Bank Custodian For Marvin Nicola IRA	\$75,000
198	Frank T. Novak & Patricia A. Novak Trustees of the Novak Living Trust dtd 10/21/97	\$50,000
199	Dennis J. O'Hare & Irene R. O'Hare Trustees of the Irene R. O'Hare Trust dated 7/28/88	\$50,000
200	John E. O'Riordan & Sonhild A. O'Riordan husband & wife as joint tenants with the right of survivorship	\$100,000
201	Henry J. Obermuller & Mengia K. Obermuller Trustees of the Henry & Mengia Obermuller Trust dated 9/14/90	\$50,000
202	Robert L. Ogren Trustee of the Robert L. Ogren Trust dated 6/30/92 (Acct#2)	\$60,000
203	Diana A. Oldham a married woman dealing with her sole & separate property	\$50,000
204	David M. Olds & Sally W. Olds husband & wife as joint tenants with right of survivorship	\$50,000
205	Franklin D. Ott and Kathryn R. Ott Trustees of the Ott Family Revocable Trust dated 4/29/98	\$50,000
206	Shirley Payne an unmarried woman	\$50,000
207	Lealand T. Pearce & Isabelle J. Pearce husband & wife as joint tenants with right of survivorship	\$50,000
208	First Savings Bank Custodian for Robert L. Pech IRA	\$50,000
209	Larry Peschke & Susan Peschke husband & wife as joint tenants with right of survivorship	\$50,000
210	Ronald C. Phelps Trustee of the Ronald C. Phelps Trust dated 10/19/01	\$50,000
211	Betty J. Phenix a married woman dealing with her sole & separate property	\$50,000
212	Mary P. Phillips Trustee of the Mary P. Phillips Trust dated 7/26/01	\$50,000
213	Michael E. Pile a single man	\$50,000
214	William Platt and Sondra B. Platt husband and wife as joint tenants with the right of survivorship	\$50,000
215	Jack Polen Trustee of the Jack & Gladys Polen Family Trust dated 6/28/88	\$100,000
216	Martha W. Potter Trustee of the Martha W. Potter Revocable Trust	\$50,000
217	Hans J. Prakelt an unmarried man	\$50,000
218	Evelyn E. Pulley Trustee of the Pulley Revocable Trust dated 12/20/00	\$50,000
219	Michael J. Pulley & Deborah A. Pulley Trustees of the Pulley Living Trust dated 4/30/01	\$50,000
220	Justin D. Rafferty & Patricia L. Lewis Trustees of the The Lewis/Rafferty Family Trust dated 6/25/97	\$80,000
221	Laverne F. Rafferty Trustee of the Harry J. Rafferty & Laverne F. Rafferty Trust dated 4/15/90	\$50,000
222	Richard M. Raker Trustee of the Richard M. Raker Living Trust dated 3/18/98	\$50,000
223	Ray Properties LLC a Nevada limited liability company	\$50,000

224	Jean G. Richards Trustee of the Jean G. Richards Trust dated 9/30/1999	\$60,000
225	Larry L. Rieger & Patsy R. Rieger Trustees of the Larry L. Rieger & Patsy R. Rieger Revocable Trust dated 8/14/91	\$50,000
226	Brooks H. & Dee Dee Robinson Husband and wife joint tenants with right of survivorship	\$50,000
227	Robert R. Rodriguez an unmarried man	\$50,000
228	Arnold Rosenthal a single man	\$50,000
229	John Ross Enterprises Inc. a California corporation	\$50,000
230	Sheila Rothberg a married woman dealing with her sole & separate property	\$50,000
231	Thalia Nicholas Routsis Trustee of the Thalia Routsis Family Trust dated 7/24/90	\$50,000
232	Ingrid A. Rutherford Trustee of the Ingrid A. Rutherford Family Trust dated 7/8/99	\$50,000
233	Ronald F. Ryan and Mary A. Ryan husband and wife as joint tenants with the right of survivorship	\$50,000
234	Mark A. Saucedo an unmarried man	\$200,000
235	Irwin Schneider & Ursula Schneider husband & wife as joint tenants with right of survivorship	\$50,000
236	Robert H. Schultz & Sharon L. Schultz Trustees of the Robert H. Schultz & Sharon L. Schultz Living Trust dated 2/25/97	\$50,000
237	Jacqueline L. Scott a married woman dealing with her sole & separate property	\$50,000
238	Abraham Serouya a married man	\$100,000
239	Ronald C. Shackelford Trustee of the Shackelford Family Trust dated 9/21/04	\$50,000
240	Ryan S. Shane a single man and Tracy Benson a single woman	\$50,000
241	First Savings Bank Custodian For Gary O. Sharp IRA	\$50,000
242	Gerald A. Sherwin Transfer on Death to Pamela J. Sherwin	\$50,000
243	Andrew Shier & Peri Chickering husband & wife as joint tenants with right of survivorship	\$50,000
244	Donald E. Shoup & Sharon K. Shoup husband & wife as joint tenants with right of survivorship	\$100,000
245	Alan R. Simmons & Judith B. Simmons husband & wife as joint tenants with right of survivorship	\$50,000
246	Herbert Slovis a single man & Julie B. Slovis a single woman as joint tenants with right of survivorship	\$50,000
247	Oliver F. Smith Trustee of the Oliver F. Smith Incorporated Profit Sharing Plan	\$50,000
248	The Soldo Family Limited Partnership	\$100,000
249	Robert S. Speckert Trustee of the Robert S. Speckert Rev. Living Trust dated 6/11/92	\$100,000
250	Charles A. Spencer a single man	\$60,000
251	Brett W. Sperry an unmarried man	\$300,000

252	Peter E. Sprock Trustee of the Peter E. Sprock 2001 Trust	\$60,000
253	Stater Family Ltd Partnership	\$300,000
254	Naomi F. Stearns Trustee of the Naomi F. Stearns Trust Dated 8/9/1985	\$50,000
255	Jay S. Stein Trustee of the Jay S. Stein Charitable Remainder Unitrust dated 7/15/02	\$200,000
256	Michael D. Stewart & Mary Jude Stewart Trustees of the Stewart Family Trust dated 1/15/98	\$100,000
257	Lesley Stricker a widow	\$50,000
258	Hans - Ueli Surber a married man dealing with his sole and separate property	\$50,000
259	Marcia Sweany-Volpe a married woman dealing with her sole & separate property transfer on death to Linda St. Pierre	\$175,000
260	Nicholas Randazzo Linda Tabas Stempel & Robert Tabas Executors for the Estate of Daniel Tabas	\$250,000
261	Sovereign Capital Advisors LLC a Nevada limited liability company	\$50,000
262	KTaylorGO Investments LTD a Texas company	\$100,000
263	Kerry S. Taylor & Joyce L. Taylor Trustees of the Taylor Living Trust dated 2/27/98	\$50,000
264	Annabelle E. TaylorTTEE of the Annabelle E. Taylor Family Trust dated 5/12/95	\$50,000
265	William Taylor & Lyla Taylor Trustees of the Taylor Family Trust dated 12/23/86	\$50,000
266	Gregory R. Thompson an unmarried man	\$50,000
267	Ronda L. Threlfall a married woman dealing with her sole & seperate property	\$100,000
268	Lynnette S. Thurman and John H. Thurman husband and wife as joint tenants with right of survivorship	\$50,000
269	Sigmund L. Tomczak & Diana Tomczak Trustees of the Tomczak Family Trust dated 4/25/83	\$85,000
270	Robert C. Toombes and Patsy G. Toombes husband and wife as joint tenants with the right of survivorship	\$100,000
271	Stephanie Trager & Lawrence B. Trager a husband & wife as joint tenants with rights of survivorship	\$100,000
272	T-2 Enterprises LLC. Manager Warren W. Tripp	\$50,000
273	T-3 Enterprises LLC. Manager Warren W. Tripp	\$50,000
274	Gary E. Tucker & Linda L. Tucker husband & wife as joint tenants with right of survivorship	\$50,000
275	Mark Tysseling & Sharon Vey-Tysseling husband & wife as joint tenants with right of survivorship	\$100,000
276	USA Capital First Trust Deed Fund	\$1,174,000
277	USA Commercial Mortgage Company	\$3,670,000
278	Peggy Ann Valley Trustee as her sole & separate property under the McLaughlin-Valley Trust dated 2/24/97	\$95,000
279	Julie A. Virga an unmarried woman	\$50,000

280	Marietta Voglis a married woman dealing with her sole & separate property	\$50,000
281	Darren E. Watson A single man transfer on death to Linda L. Watson	\$50,000
282	Dean F. Weible & Ardis Weible Co-TTEEs of the Weible 1981 Trust dated 6/30/81	\$50,000
283	Diana F. Weiland Trustee for the benefit of Gerald R. Weiland & Diana F. Weiland Trust	\$100,000
284	George S. Willett and Laurene Willett husband and wife as joint tenants with right of survivorship	\$50,000
285	Frederick P. Windisch Trustee of the Windisch 1998 Living Trust	\$75,000
286	Frederick Paul Windisch a widower	\$50,000
287	Jerry Woldorsky a married man dealing with his sole & separate property	\$50,000
288	Richard G. Worthen and La Rue S. Worthen Trustees of the Richard G. Worthen Family Trust	\$500,000
289	Gregory D. Yonai Trustee of the Gregory D. Yonai Family Trust	\$75,000
290	Terry Thomas Young a single man	\$50,000
291	Erin Belle Zenor Trustee of the Erin Belle Zenor 1994 Trust dated 4/13/94	\$50,000
292	Oswaldo Zunino Trustee of the Oswaldo Zunino Living Trust dated 12/18/98	\$100,000
	TOTAL	\$29,000,000